

RESERVE BOARD COMPLETES PLAN FOR COTTON FUND

Tells in Detail How Surplus Crop Will Be Cared For. OFFICIALS ARE HOPEFUL OF BANKING SUPPORT

They Expect Quick Responses, Which Will Render Success Certain. COMMITTEE IS IN CHARGE

Actual Administration Under Group of Widely Known Business Men.

WASHINGTON, October 27.—Full details of the plan for the \$125,000,000 fund to take care of the surplus cotton crop were made public to-night by the Federal Reserve Board. The board's outline of the plan was sent to clearing-house associations throughout the country. Responses are expected before the end of the week, and officials were hopeful to-night that the plan would meet with sufficient banking support to make its adoption certain.

The outline differs only in detail from the previous announcements of the board. The fund, it shows, is to be administered under a committee of business men, to be known as the central committee, to be composed of the individual reserve board members. Actual administration of the fund will be under a "cotton loan committee," consisting of these members: W. P. C. Harding, member of the board, chairman; Paul M. Warburg, of the board; Colonel E. M. House, Austin, Texas; A. H. Wiggin, New York; James S. Alexander, New York; James B. Forgan, Chicago; R. T. Wade, St. Louis; Levi L. Reus, Philadelphia, and William A. Gaston, Boston.

There are to be two classes of subscriptions. The first will be known as class "A," will aggregate \$100,000,000 and will be raised in non-cotton-producing States. Class "B," consisting of contributions to be made by banks or bankers in cotton-producing States.

COMMITTEES TO REVIEW APPLICATIONS FOR LOANS. Applications for loans must be submitted to State and local committees, which are required to approve them, and made through banks or bankers. Applications must be accompanied by subscriptions to class "B," amounting to 25 per cent of the loan requested, so that non-cotton-producing States participating will loan 75 per cent, and cotton States 25 per cent. Every subscriber will receive certificates of participation, which shall be transferable to the committee's books and bear 5 per cent interest.

Loans will be made on notes at 6 per cent, with warehouse receipts for collateral, on the basis of 6 cents a pound for middling A, and 5 cents for low middling A. The warehouse charges must be borne by the borrower. A guarantee fund is to be created by deductions of 3 per cent from the face value of all loans, which will be used also to provide funds for the payment of expenses of administration, estimated not to exceed 1-8 of 1 per cent of the fund.

Applications for loans must be made before February 1, 1915. The loans will have a maturity of one year with a promise of renewal for six months on approval of the central committee.

In the repayment of subscribers to the fund, the class "A" certificates will be taken care of in a proportionately larger degree until the outstanding amounts of each class become equal.

IT'S A HARD, HARD LIFE

Both Every Week, and No Onion or Garlic for These Clerks. [Special to The Times-Dispatch.] NEW HAVEN, October 27.—It's a hard life, being a department store clerk. The men and women who work for the owners of the big department stores in New Haven are holding daily indignation meetings because the management has posted the following rules, which must not be disobeyed on pain of dismissal.

"Clerks must not eat onions or garlic." "Clerks must take a bath every week, and their linen must be clean and their finger nails manicured."

"Men employees must not use tobacco or liquor." "Women employees must not use face powder or perfume."

The rules covering the use of tobacco and liquor, onions and garlic are to be enforced by keen-scented snuff-blowers, who presumably must inhale the breath of every customer who enters the store. The clean linen, cosmetics and manicure mandates can be enforced by the use of the human eye. But it looks as if some of the rules will be unenforced, inasmuch as the clerks are busy on Saturday nights.

ARMOR CONTRACT LET

Big Saving Effectuated Through Efforts of Secretary Daniels. WASHINGTON, October 27.—Contracts for \$10,674,112 worth of armor plate and armor for the new battleships California, Mississippi and Idaho were awarded to-day by the Navy Department to the Bethlehem and Midvale Steel Companies. The Bethlehem contracts are for material for two battleships, Oregon, \$12,722,708, and the Midvale for the other at \$3,551,404.

A statement issued by the Navy Department to-night said a reduction in prices secured through the efforts of Secretary Daniels had resulted in a saving of \$759,542 on these contracts. Mr. Daniels persuaded the companies that the contract contracts on the basis of total supply for construction of the three vessels at the lowest prices they had specified for limited quantities of materials.

JURA MOUNTAINS PIERCED

Great Tunnel From France to Switzerland Completed. BERNE, SWITZERLAND, October 27.—(via Paris).—A five-mile tunnel through the Jura Mountains, from Moutiers, France, to Grenchen, Switzerland, was pierced to-day after three years of uninterrupted work. The tunnel will shorten railway communication between Paris and Berne and Paris and Milan. It cost \$5,000,000.

FORMALLY RELEASED

Steamer Brindilla Now Is Free to Go on Her Way. HALIFAX, N. S., October 27.—The Standard Oil steamer Brindilla, flying the American flag, whose seizure by the British cruiser Corona was made the occasion of a protest by the United States to Great Britain, and a demand for the steamer's immediate release, was formally released by the Canadian authorities here to-day.

CHLOROFORM FOR DRUNKARDS

New York Banker Would Save Expense for Taxpayers. [Special to The Times-Dispatch.] NEW YORK, October 27.—If a man is a hopeless, helpless drunkard, chloroform him.

This suggestion was made in all seriousness to-day by Stewart Browne, banker and big real estate owner, who is fighting the plan of New York City to spend \$250,000 for an institution in the country where habitual drunkards may be sent to recuperate, and, if possible, overcome the curse of the habit.

"These men will be sent to the country at the taxpayer's expense," said Mr. Browne, in a heated and serious speech. "They will eat fresh eggs and vegetables, and have a good time generally while they are going into training for their next bout with John Barleycorn."

"What good are these men to the community anyhow? It seems to me it would be a much better plan for the city to chloroform them."

The argument was before the Board of Estimate, and President McAneney, of the Board of Aldermen, was on his feet in instant protest.

"It seems to me that is a pretty light and trivial suggestion," he belittled at Browne. "At all," replied Mr. Browne. "If these men are the habitual hopeless, helpless drunkards you say they are, it appears they cannot be cured. Every one knows that a habitual drunkard cannot, or as a rule, will not, get on his feet. And I repeat, what good are they to the community?"

Another suggestion was that drunkards be put on board ship and sent to the European war.

RESERVES ARE HEAVY

Richmond District Has \$21,000,000 in Excess of Requirements. WASHINGTON, October 27.—Comptroller of the Currency William C. Williams made public a statement to-night that reserves held by national banks on September 12, the date of the last call for their condition, were \$58,000,000 in excess of the amount required under the new banking law.

Of this sum, \$52,000,000 was in the Boston district, \$33,000,000 in the New York district, \$10,000,000 in the Philadelphia district, \$3,000,000 in the Cleveland district, \$21,000,000 in the Richmond district, \$14,000,000 in the Atlanta district, \$10,000,000 in the Chicago district, \$13,000,000 in the St. Louis district, \$13,000,000 in the Minneapolis district, \$17,000,000 in the Kansas City district, \$24,000,000 in the Dallas district, \$50,000,000 in the San Francisco district.

The total reserve was about \$112,000,000 above present legal requirements. As present reserve requirements are \$11,000,000,345, and the new requirement will be \$95,752,255, the statement points out that \$164,915,075 will be released under the new law. Of this, the New York City will contribute about \$88,000,000, Chicago about \$21,000,000, St. Louis about \$5,000,000, other reserve cities about \$208,000,000 and country banks about \$141,000,000.

PRICES PROVING PROBLEM

Treasury May Announce Attitude Toward Values of Securities. WASHINGTON, October 27.—Comptroller of the Currency John Skelton Williams is considering a definite attitude toward the present high prices of securities offered for loans from national banks. He said to-day that national banks have been asked to give instructions to recognize the prices obtaining on the New York Stock Exchange July 20, less the usual 20 per cent margin.

Some Treasury officials believe recognition of New York closing prices will discredit banks as well as borrowers. It was explained that the department's plan has been to recognize closing prices in passing on collateral loans, and a continuation may give confidence in financial circles.

WRAPPERS SOLD AS MEAT

Packers May Be Prosecuted for Failure to Mark Weights. NEW YORK, October 27.—Prosecution of the Swift and Armour packing companies and other big packers and wholesale provision houses for failure to mark wrapped ham and bacon with the correct weight, was continued to-day by Attorney-General Parsons by the Mayor's Bureau of Weights and Measures. It is alleged, packers make no allowance for the weight of the wrapper, and therefore, are forced to charge consumers enough to pay for the wrapper.

The packers aver, it is said, that the covering of meats is a sanitary precaution, and that they are violating no law.

The bureau holds that under the New York statute, paper or cloth cannot be sold as meat, no matter what sanitary purpose may be served. The law provides a penalty of \$25 for each violation.

FEAR BUSINESS CRASH

Bankers Plan to Avoid Trouble From Enactment of Cotton Farmers. DALLAS, TEXAS, October 27.—Plans to avoid demoralization of cotton banks by the enactment of a federal reserve bill were discussed to-day by a committee representing the Texas Bankers Association. Cotton banks have told the bankers that they fear farmers will be too eager to get rid of their cotton when the reserve system is put in effect.

DISTRESS IN JERUSALEM

People There Are Feeling Bitter Effects of War. NEW YORK, October 27.—Samuel Edelman, United States vice-consul at Jerusalem, who returned to-night on the steamer Ancona, said that just before he left his post, the Jews of the city suffered \$40,000 from Jacob H. Schiff to be used for charitable purposes. Because of depression resulting from the war, Mr. Edelman said, there is more than the usual amount of distress in Jerusalem.

ONLY TARGET PRACTICE

No Battle Between Warring Vessels Off Virginia Capes. ATLANTA, October 27.—The Fulton County grand jury here to-day refused to indict Mrs. Mary Bell Crawford, charged in a warrant, with poisoning her husband, Joshua Crawford, an Atlanta capitalist, who died in 1909.

Mrs. Crawford is now free of the charge. The action of the grand jury to-day was the second "no bill" returned against her and, under the Georgia law, criminal proceedings cannot be brought on an old charge after a grand jury has failed to indict.

Mr. Crawford had been married only a few weeks when he died. His heirs later caused the warrant to be issued and instituted legal proceedings to obtain possession of the estate, valued at \$250,000, which was bequeathed to Mrs. Crawford. This suit is still pending.

RELIEF FOR MINISTERS

Convention Is Working on Campaign For Fund of \$5,000,000. WASHINGTON, October 27.—Plans for a campaign to raise a ministerial relief fund of \$5,000,000 were taken up here to-day at a convention authorized by the Methodist Episcopal Church of the Methodist Church. Prominent ministers and laymen from all sections of the country are attending the sessions, which will last three days. President Wilson to-night sent a letter to the convention referring to its work as "a cause of justice and benevolence."

DEMOCRATS SURE OF SENATE GAINS

Leaders of Party Can See Increase of Five in Upper Branch. [Special to The Times-Dispatch.] WASHINGTON, October 27.—With the national election seven days away, here are the predictions made to-day by the Democratic campaign leaders.

1. A gain of five United States Senators. 2. The return of a majority of seventy-five in the House.

The administration is confident of gaining Democratic Senators in New York, Illinois, Ohio, Connecticut and Kansas.

The leaders concede that Pennsylvania is close, and that A. Mitchell Palmer, Democrat, has a hard fight ahead of him to vanquish Senator Boies Penrose, with the backing of the powerful Republican machine.

Ambassador James W. Gerard, running for Senator in New York, is according to intimate representatives of the Democratic chiefs, a sure winner against James W. Wadsworth.

CONFIDENTLY EXPECT TO ELECT THESE MEN. The Senators whom the Democrats confidently expect to elect, besides Ambassador Gerard, are:

Illinois—Roger Sullivan. Ohio—Timothy Hogan. Connecticut—Governor Simon E. Baldwin.

Kansas—George A. Neeley. The Democrats consider they have a good chance of electing their candidates to the Senate from New Hampshire, North Dakota, Wisconsin and Idaho.

They say they have "encouraging reports" from California, Utah, Pennsylvania and Nevada will return Senator Shively and Senator Newlands.

The senatorial situation in Pennsylvania on the eve of the election is regarded as more significant than in any other State. Unlike Illinois, where the administration has the best Democratic candidate, Roger Sullivan, to shift for himself, in Pennsylvania the President has not hesitated to come out for Palmer.

The Pennsylvania campaign has been, therefore, strictly a personal fight with the President. He has sent members of his Cabinet to help Palmer out.

Palmer, already the favorite, has also been helped by the hard fight of Clifford Pinchot, Progressive candidate for the Senate, but Pinchot is not calculated to receive enough of a showing to defeat Penrose.

The fact that Democratic prospects in Pennsylvania have been put in the same place with those of Utah, Idaho, North Dakota, Wisconsin and Pennsylvania, in the judgment of the Democratic leaders has an uphill fight. It means also that the Democratic fight in Pennsylvania already the fiercest, that is being waged anywhere by the party, is to be speeded up for the last week of the campaign in the hope that Palmer can be forced over.

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AS TO RESOLUTION'S FATE. In the event that Palmer is defeated, all doubt will be removed as to the disposition of the resolution offered by Senator Norris for an investigation of the campaign expenses of Penrose in Pennsylvania and Sullivan in Illinois. It will be jammed through the Senate in short order, and a most complete investigation will be conducted. The investigation discloses that Penrose or Sullivan spent more than the law allows, the guilty one, it is predicted, will be expelled.

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MRS. CRAWFORD GOES FREE

For Second Time, Grand Jury Refuses to Indict Her. ATLANTA, October 27.—The Fulton County grand jury here to-day refused to indict Mrs. Mary Bell Crawford, charged in a warrant, with poisoning her husband, Joshua Crawford, an Atlanta capitalist, who died in 1909.

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NO EXTRA SESSION

Wilson Ends Talk of Immediate Legislation For Cotton Planters. WASHINGTON, October 27.—President Wilson let it be known officially to-day that he has no intention of calling a special session of Congress after the November elections. There was some talk in Congress, just before adjournment, that an extra session might be called to take up legislation to relieve cotton planters.

COWLES QUILTS RACE

Progressive-Republican Withdraws From Contest in North Carolina. WASHINGTON, October 27.—Charles H. Cowles, Progressive-Republican candidate for United States Senator in North Carolina, in filing to-day a report of his campaign expenses, announced that he had retired from the race.

GRAVE REBELLION IN SOUTH AFRICA

Generals De Wet and Beyers Have Taken Lead of Insurgent Forces. LONDON, October 27.—Another rebellion has broken out in South Africa. General Christian de Wet and General Christian Frederick Beyers have taken the lead of the rebels in the Orange Free State and Western Transvaal.

Having put down Lieutenant-Colonel Maritz's rebellion in the northern province of Cape Colony, the government of the Union of South Africa now faces a far more serious risk.

According to an official report to-day, armed rebellious commandos already are in existence, the town of Heilbron, in the northern part of the Orange River Colony, has been seized, and government officials have been taken prisoners, while a train has been stopped and armed citizens of the defense force have been taken from it and disarmed.

The Union government has issued a proclamation announcing these events, and explaining that, although it was aware of these rebellious preparations, it had been taking steps to preserve peace without bloodshed.

CITIZENS ARE ASKED TO GIVE ASSISTANCE. Citizens are called on to be on the alert and give the government information and assistance, and those who have been guilty of disobedience under the defense act are advised that no action will be taken against them if they remain quietly at home.

General de Wet is the cavalry leader who gave the British so much trouble in the South African War. It was announced he had offered his services to England.

General Beyers resigned command of the Union forces when Premier Botha decided to take up arms against Germany.

General de Wet, in the South African War, was commander-in-chief of the Orange Free State forces. He was commander at Ladysmith and was sent to relieve General Cronje as second in command of the Orange Free State forces.

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VESSEL STICKS IN STORM

Torpedo Boat Pounding Pounded by High Seas in Lynn Haven Bay. NORFOLK, VA., October 27.—Held fast between two sand bars in Lynn Haven Bay, where she struck early this morning during a severe northeast gale, the torpedo boat Pauline, the night is being pounded by high seas, which at times break all over the tiny craft. Anchored near by is the auxiliary cruiser Panther, mother ship of the Pauline, and the latter is endeavoring to make fast to the Pauline, but the latter craft is embedded so deep in the sand that all efforts to pull her into deep water were abandoned for fear that she could not be raised.

On board the Pauline are eighty-four men, some of them wearing life preservers. Life-savers from Cape Henry station made several unsuccessful efforts to rescue the boat, but without the aid of the Pauline, the sea was so high they could not launch their lifeboats. The storm at midnight had abated and the sea was moderating.

When the Pauline was struck by the blow this morning, The Burroughs and Judith also went ashore during the storm. The Burroughs had a hole stove in her starboard bow and was picked up by the auxiliary cruiser Elmer, of the general Louis B. Morris.

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LOST, ONE TARGET RAFT

When Last Seen It Was Wandering at Large in Atlantic Ocean. WASHINGTON, October 27.—The battleships Nebraska and Michigan left Chesapeake Bay to-day to search for one of the great target rafts of the Atlantic Fleet, which went adrift last night in the gale off the Virginia capes. Unless the warships are successful the target raft will be sent to join the search to-morrow.

The raft, which is a menace to navigation, was last seen at 9 o'clock this morning in latitude 36.37 north, longitude 75.40 west.

RELIFF FOR MINISTERS

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GERMANS ARE CHECKED IN RAID ON CHANNEL PORTS IN BATTLE WHICH IS BLOODIEST OF WAR



Empress Eugenie Greeting Wounded Soldier

H. I. M. the Empress Eugenie, widow of Napoleon III., congratulating one of the wounded British soldiers convalescing at her beautiful home, "Farnborough," Chislehurst, Eng., which she has converted into a military hospital. The exiled Empress has had many vicissitudes in her life. She became the bride of Napoleon III. on January 30, 1853. Five years later, on January 14, 1858, Orsini attempted to assassinate the ruler of France by flinging two bombs into the carriage conveying him and the Empress Eugenie to the opera. Neither was severely injured. The greatest crisis in her life was the death of Napoleon III. in 1871. The exiled Napoleon at Chislehurst, her home in England, January 9, 1873.

CARRANZA TIES STRING TO HIS RESIGNATION

He Is Willing to Quit on Condition That Villa Retire to Private Life. MEXICO CITY, October 27.—Venustiano Carranza has submitted his resignation to the Aguascalientes convention. His offer to relinquish his post as supreme chief of the nation, however, is conditional on the retirement to private life of General Francisco Villa.

In offering to resign, General Carranza said he was actuated only by the highest motives of patriotism, and that acceptance or rejection of his offer must depend on whether or not his elimination would contribute toward peace and the furtherance of true democratic ideas.

NEWS IN LINE WITH PREVIOUS DISPATCHES. WASHINGTON, October 27.—Although officials had no definite advice of today's deliberations at the Mexican national convention at Aguascalientes, previous dispatches had indicated that General Carranza's resignation would be submitted by Generals Obregon, Choncho and Castro, who interviewed the first chief.

The announcement from Mexico City that Carranza had submitted his resignation, conditioned on the retirement to private life of General Villa, was in line with reports from American Consul Silliman, who a few days ago stated that Carranza was willing to relinquish their posts in the Constitutionalist army.

The latest advice received by the State Department from its special agents, who visited Aguascalientes, 3 P. M. yesterday, the Aguascalientes delegates to Guadalupe where General Villa has headquarters. They returned to the convention the same day. It appears that the Zapata representatives did not come as duly authorized delegates of the southern chief, but as a commission to exchange impressions and views with delegates at the convention. When they had satisfied themselves of the character of the convention, they left to report to Zapata and receive full authorization.

ATTEMPTS MADE ON LIFE OF GENERAL VILLA. EL PASO, TEXAS, October 27.—An attempt has been made to assassinate General Francisco Villa by an agent said to have been commissioned and paid by General Pablo Gonzales, General Carranza's staunch supporter, said a message sent to the Associated Press to-day by Louis Aguirre, Benavides, General Villa's first secretary. The would-be assassin, Francisco I. Mugia, was executed after making a confession before George C. Carothers, the American consular agent.

The accusation caused much excitement. The telegram from Villa's secretary said Mugia was apprehended at Guadalupe, where Villa, with his troops, had been awaiting the outcome of the conference. The official report stated that the prisoner, just prior to his execution told the Villa officials, in the presence of Carothers, that he had been paid a large sum of money by General Gonzales at Mexico City. In his possession was found incriminating evidence and a loaded pistol.

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INVADERS HELD, BUT THEY ARE FAR FROM DEFEATED

Along Coast They Have Been Driven Inland by Allies, Aided by Fleet. HURLED ACROSS BORDER IN CONFLICT NEAR NANCY

Desperate Fighting Continues, and Decision May Not Be Attained for Many Days. REINFORCEMENTS FOUR IN

There Seems to Be No End of Troops at Command of Kaiser.

Kaiser Gives Order With Eye on England

ALL the nations engaged in the mighty struggle in Belgium and the north of France are alert as to actual happenings in that battle-scarred zone. So far as known, there have been little progress on either side, but from accounts filtering through from various sources this stern engagement, which has been going on incessantly for several days, may be characterized as the fiercest of the whole war. Thousands upon thousands of German reinforcements have been added to the great masses of troops, endeavoring to force a breach which to the northern ports of France.

It is said this ceaseless pushing forward of vast bodies of German soldiers is by direct order of the Kaiser. The Kaiser's eye is fixed on England, and he is determined to win the war before the British can land in France. The Kaiser's eye is fixed on England, and he is determined to win the war before the British can land in France.

A new section in the Union of South Africa has been created, and the South African governments. General Carranza and General Carranza have placed themselves at the head of a revolt in the Orange Free State and Western Transvaal.

The Russian general staff reports that the German troops have invaded the Portuguese Province of Angola. The German troops have invaded the Portuguese Province of Angola. The German troops have invaded the Portuguese Province of Angola.

LONDON, October 27.—The German raid on the channel ports as it is called here, seems to have been checked for the time being, or at any rate, the Germans have made little, if any, progress since they crossed the Yser Canal last Saturday. They, however, are still pushing with all the forces at their command and are meeting with stubborn resistance from French, British and Belgian troops. Losses on both sides continue proportionate to the fierceness of the battle, which means that they are greater than those in any battle since war was declared.

Along the coast, where the allies are assisted by French and British warships, they apparently have more than held their own and, after inflicting heavy losses on the Germans, have compelled them to try for an opening on their inland. Up until yesterday the allies had been forced to give way at some points, but to-day, according to the French official communication, they have held the position and have repulsed from the mouth of the Yser to the district, and again have advanced between Ypres and Roulers, where there has been some of the sternest fighting of this sanguinary battle and where the British Indian troops have made their first appearance on the firing line.

MAY BE MANY DAYS BEFORE DECISIVE RESULT. The opposing forces are so strong that it may be many days before a decisive result is attained by either side, despite great losses they are suffering. Along the old front, stretching from the river Oise to the Meuse, from which the Germans withdrew their best troops to strengthen the army, the French have been taking the offensive, and north of Soissons have been engaging in an artillery duel with the Germans, in which they have destroyed several German batteries. They seem to have been at this for some time, for the last three reports from Paris have announced the destruction of German guns.

Farther east the French have driven the Germans, who were threatening Nancy, back across the frontier. The Germans, however, are so strongly entrenched that the French are not believed they are preparing to remain for the winter.

GREAT BATTLES RAGING IN SOUTHERN POLAND. Serious battles are proceeding in Southern Poland and in Galicia without decisive results. The Russians have crossed the Vistula north of Ivano-grad with a fresh army corps, which should have a marked effect on the fortunes of the battle. From their